I HEREBY NOTIFY THE PUBLIC THAT I AM in business for myself, and not manager for the Consumers' Meat Co., at 636 N. Cap. st. ja12-3t* JAS. J. LEE. JAS. J. LEE.

COLUMBIA LODGE OF PERFECTION, ANCIENT and Accepted Scottish Rite, will give another reception and banquet for members and invited guests in the halls, 108½ Pa. ave. n.w., THURS-DAY, the 17th instant, at 8 p.m. Members and guests will assemble in the main hall at 7:30.

By order of the T. P. G. M. Ja12, 16, 17 S. E. GOUGH, Secretary.

AMERICAN COLONIZATION SOCIETY.

The annual meeting of the American Colonization Society, on its seventy-eighth anniversary, will be held in the First Presbyterian Church, 4½ st. bet. C and D sts. n.w., on TUESDAY EVENING, the 15th inst., exercises commencing at 7:30 o'clock.

BISHOP POTTER OF NEW YORK, the president of the society, will preside and address the meeting. neeting.
SENATOR MORGAN OF ALABAMA will de-liver an address on "Africa's Opportunities for American Commerce and the American Negro." President Cleveland has signified his desire to

be present.

The public are cordially invited to attend.

J. ORMOND WILSON, Secretary. GEORGE U. MORRIS POST, G. A. R.—INSTALLA-tion of officers for 1895 MONDAY, January 14, at Stohlman's Hall, Georgetown. Post meets at 7:30 p.m. Doors open to the public at 8 p.m. Friends and members of sister posts invited. By order: A. B GRUNWELL,

ORNICE WORKERS, ATTENTION. - LOCAL 89 of the I. A. will initiate all applicants of the craft for one dollar (\$1) until APRIL 1, 1895, after which date the fee will be raised.

Meeting every THURSDAY EVENING at 7:30 o'clock in hail, 737 7th st. n.w.

1t* SECRETARY. OFFICE OF THE UNITED STATES AND VEN-ezuela Claims Commission, Washington, D.C., January 7, 1895.—The commissioners under the convention between the United States of America and the United States of Venezuela, providing for a reference to arbitration of the claim of the Venezuela Steam Transpertation Company against the government of Venezuela, which was signed at Caracas January 19, 1892, and the ratifications exchanged July 28, 1894, having duly organized and adopted rules, are now in session for the transaction of the business of the commission. The convention provides that all the evidence shall be submitted to the commission on or before the 27th day of February, 1895, and that the arbitration shall be concluded on or before the 27th day of March, 1895, and shall be final and conclusive. All persons interested will "ake

The agent of the United States is Alexander Porter Morse, and the agent of Venezuela is Samuel F. Phillips, both at No. 2 Lafayette square, Washington, D. C. FRANCIS S. ARNOLD.

LODGE, No. 12, will assemble at the hail, cor.
20th st. and Pa, ave., SUNDAY NEXT at 12:30
p.m. to attend the funeral of our late brother,
SOLOMON FOWLER, P.G. Interment at Rock
Creek, Brothers of the order generally are invited to be present.

THE NEXT QUARTERLY (ANNUAL) MEETING of the Rochdale Co-operative Society of the District of Columbia will be held TUENDAY EVEN-ING. January 15, 1805, at 7:30 o'clock, at Typographical Temple, No. 423 G st. n.w.

Election of officers and other business. Present work trade card at the discr.

your trade card at the door.

By order of the executive committee.
jn12-3t L. S. EMERY, Sec. of the Society. MASONIC.-A SPECIAL COMMUNICATION OF Hiram Lodge, No. 10, F. A. A. M., will be held at Masenie Hall, eor. 19th and Pa. ave. n.w., SUNDAY at 1:50 o'clock p.m. sharp, for the pur-pose of attending the funeral of our late brother, R. S. Main. By order W. M. J. W. WRENN, Sec.

THE PUBLIC.

THE STANDARD Sewing Machine office and sales rooms are LOCATED in MASONIC TEMPLE, 602 5th st. n.w., next door to Williams' drug store.

JOSEPH H. FISKE, Manager.

Ja12,14,15,17,19 L O. O. F.-Th: SEMI-ANNUAL SESSION OF THE

Grand Encampment of the District of Columbia will be held on TUESDAY, January 15, 1895, at SAM'L E. BOYCE, Grand Scribe.

A CARD.

To the policy holders of the Mutual Fire Insurance Company of D. C.—I respectfully ask your support for the vacancy in the board of managers at the ensuing election. I have lived in the city over fifty years, in business in South Washington over thirty years, and a policy holder in this company twenty-five years, having a large amount of property insured therein.

I am not so pressed with other business that I cannot give proper attention to the duties of the office.

It is true that I only have the support of the

I cannot give proper attention to
the office.

It is true that I only have the support of the
two younger and active members of the board,
while my opponent has the support of three.

It is also true that I am not a member of the
same Southern Methodist Church as my opponent and three other members of the board have
been for many years, but I do hope the policy
holders will not refuse to support me on that
account, and I promise them if elected to do my
utmost in the future, as I have done in the past,
to extend the usefulness of the company. to extend the usefulness of the company.

Very respectfully, ANDREW ARCHER.

jnSeo-2w*

THE ANNUAL ELECTION FOR DIRECTORS OF the Citizens' National Bank of Washington city for the cusuing year will be held at their bank-ing house on THURSDAY, January 31, 1895, be-tween the hours of 12 m. and 1 p.m. ja5-slaw4t THOS. C. PEARSALL, Cashler. AT THE ANNUAL MEETING OF THE STOCK-holders of the Anacostla and Potomac River Railroad Company, held the second Monday in July, 1894, it was voted that the annual meeting

July, 1894, it was voted that the annual meeting be held on the second Monday in January instead of July in order that the calendar and fiscal year coincide. Accordingly, this will give notice that a meeting of the stockholders of said company will be held at the office of the company. In Anacostia, MCNDAY, January 14, 1895, for the election of directors and such other business as may be transacted at a stockholders' meeting. Poils open from 3 to 4 p.m.

H. A. GRISWOLD, President,
J. B. PITCHER, Secretary. 625,28, ja5&12

THE PEGULAR ANNUAL MEETING OF THE stockholders of the Ohio National Bank of Washington for the election of directors will be held at the banking boase of said bank on TUESDAY, January 15, 1895, between the hours of 12 m. and 1 p.m. Notice is also hereby given that the number of directors will be reduced from 16 to 11.

C. H. DAVIDGE, di5-law5t

"SOMETHING HOT" TASTES GOOD

THIS COLD, GLOOMY WEATHER.

After the theater, or whatever brings you out, drop in and try some Oysters, a broiled Live Lobster, Steak, Game or what you will. We have everything to tempt your appetite. We cook everything most deliclously. We serve everything in perfect style.

EFAIL REUTER'S, COR. PA. AVE. AND 4½ ST. [all-10d]

TO ALL WHOM THIS MAY CONCERN. THE

old-established Philadelphia Barber Shop, 503 14th st. n.w., has removed to the s.e. corner 10th and New York ave. n.w. ja11-3t* ARE YOU BUILDING? MOTTLED AND BUFF terra cotta to harmonize. jn11-tf J. H. CORNING, 520-522 13th st.

A "POINTER" FOR 'CYCLISTS. An interesting and illustrated pamphlet, en-titled, "HOW TO GET A NEW TIRE FOR AN CLD ONE," has just been issued, and can be procured free of charge by calling at 1325 14TH N.W., or can be malled on receipt of a one cent stamp, uncanceled. Aladdin, who offered to exchange new lamp for old, is simply "not in it" with the proposition and information contained in

GORMULLY & JEFFERY MFG. CO., 4d 1325 14th st. n.w. ON ACCOUNT OF REFAIRS TO THE DRAW

span on the Long bridge crossing the Potomac here, on JANUARY 12TH and 13TH, navigation will be closed upon the river at that point upon those days, no boats being able to pass through the draw on that account. MONEY TO LOAN IN SUMS TO SUIT. fato-6t ROSENBERG & CO., 504 E st.

CARROLL CO-OPERATIVE BUILDING ASSOCIAtion.—Subscriptions for shares in the seventh
issue will be received by Ed. J. Hannan, 517
11th st. n.w.; D. Connell, 1st and H sts. n.w.;
Lieut. J. F. Kelly, sixth precinct station house;
D. W. Magrath, 208 10th st. n.w.; J. B. Murray,
burean engraving and printing; J. Shughrue, 1103
7th st. n.w.; R. McDonaid, 428 K st. n.w.;
A. J. Clarke, the Randall Hotel; J. B. Brady,
inspector of buildings; P. F. McMahon, 605 15th
st. n.w.; P. H. Hoban, 7th and G sts. n.w.;
E. F. Buckley, 706 E st. n.w.; H. W. Sohon,
344 D st. n.w.; F. N. Devereux, 717 11th st.
n.w. Shares, \$2.50 each per month. \$1,000 in
full advanced on each share. jn8-5t CARROLL CO-OPERATIVE BUILDING ASSOCIA-

H. L. McQUEEN.

Princer and Publisher.
Fine Book and Job Printing.
home 820. 1108 1116 E st. a.w. OFFICE OF THE MUTUAL FIRE INSURANCE COMPANY OF THE DISTRICT OF COLUMBIA. WASHINGTON, Jan. 3, 1895. The annual meeting of the Mutual Fire Insurance Company of the District of Columbia will be held on the THIRD MONDAY of January, 1805, the 21st Instant, at the office of the company, corner of Pennsylvania avenue and 9th street northwest, commencing at 9 o'clock a.m. By the charter of the company the election of seven managers, to conduct the affairs of the company, is required to be held at the above meeting.

by the sixin article of the hydres of the company it is provided: "At the annual meeting of the company the first business in order shall be the appointment of a chairman, who shall conduct the meeting and election, in accordance with the net of incorporation, between the hours of 9 o'clock a.m. and 6 o'clock p.m." Amount of premium notes held by the company \$2,435,835,90

by five for the year 1891, 14,589 82 at the office of the company about January

By order of the board of managers, jud-didt J. WESLEY BOTELER, Sec. FULL-DRESS SUITS MADE BY OWEN (423 HTH ST. N.W.) Are hard to beat. Made more of them to date than for any previous season. SPECIAL NOTICES.

HON. ELIJAH A. MORSE, MEMBER OF CONgress from Massichusetts, will deliver an address, under the auspices of Yokefellows' Chapter, No. 59, Brotherhood of Andrew and Philip, in the Eastern Presbyterian Church, Maryland ave, and 6th st. n.e., SUNDAY EVENING, Jan. 13, at 7:30 o'clock. Subject: "CHRISTIANITY VS. INFIDELITY." The public generally are invited.

MOODY CHOIR
Rehearral TUESDAY EVENING NEXT. See Mon day's "Star" for place of meeting. 1t PERCY S. FOSTER, Director. AN EXAMINATION OF APPLICANTS FOR REG-istration will be held at 808 I st. n.w., on MON-DAY, Jan. 14, at 11 a.m. By order of the board of pharmacy. R. L. LYNCH, Secy. ja10-3t Weather tomorrow-Fair and colder.

Established 1824.

The Oldest Firm.

OFFICE FRANK LIBBEY & CO., 6th st. and N. Y. ave., January 12, 1895-10 a.m.

WHITE PINE MANTELS Made of selects and uppers. The finest made.

Any size, 4 ft., 4 1/2 ft., or 5 ft. Reeded pilasters, reeded brackets, fluted breasts. "AT \$2.50 EACH." Everybody else asks \$4.

WOOD AND RUBBER EDGE, Weather WOOD AND FELT EDGE

EVERYBODY ELSE ASKS 3 CTS. PER

Frank Libbey & Co., Established "Lumber, Mill Work and Builders' Hardware,"

Now to clear out every stitch of Tailoring Cloth before spring goods begin ar-

Take them for the price of man g-We will look to your good will and spring patronage.
We shall not skimp the making one whit. Trouserings, \$5 up.

Suitings, \$17.50 up. G. WARFIELD SIMPSON,

Our Old Reliable Berkeley Pure Ryc Whisky has become so favorably known as a medicinal Whisky that we would like to have every physician in Wash-ington call and sample it gratis. We guarantee it absolutely unadulterated.

Jas. Tharp, 812 F St. N.W ja12-12d

The Song of the Shirt

Civil Service Examiner Covel says:

"I think WEBB'S HEAD-ACHE POWDERS the best headache remedy I have ever tried." Everybody uses them. roc. at all druggists.

Two Old You may as well go to a blacksmith shop for a watch as to go
to a notion store for custom
shirts! Our business is making
shirts. We don't pretend to know
a good steel darning needle when we see it, but
we do understand shirts—the muslin, linen, button we do understand shirts—the muslin, linen, button holes, fit and construction. If you doubt our ability to fit you like a glove just let us make you one "sample" shirt. Needn't keep it if it doesn't suit.

Ellery & Ireland, "2 Old Timers," 931 9th st.

Business Men Save Money By ordering all their Stationery Supplies HERE. Everything that's needed for Office or Library we have always on hand. We can fill all orders satisfactorily. Business men will find a marked decrease in their stationery bills by dealing with us.

Easton & Rupp, 421 11th St.
Popular-Priced Stationers. (Just above ave.) ja11-14d Gnilseir Nolak=Ot.

Simply hind-part-before way of spelling To-kalon Riesling—the best and purest white wine on the market—superlor to imported Rhine wine at twice the price.

\$4 Case of 12 Qts. To-Kalon Wine Co., 614 14th

Thene, 198. L. West Washington orders filled through Manogue & Jones, 32d and M sts. n.w. ja11-15d Few I have but "one price" for each particular Job of work—quality of paper, amount of typesetting, quantity, &c. Note these "straws:"

500 Printed Envelopes, size 6 or 6½, for \$1.75, and 1,000 for \$2.75.

500 Bill Heads, on good quality ruled paper, \$1.75, and 1,000 for \$2.50.

500 Business Cards printed for \$1.50, and 1,000 for \$2.50.

500 Note Heads, good paper, \$1.75, and 1,000 for \$2.75.

"I Never Disappoint." Byron S. Adams, QUICK PRINTER, 512 11TH ST.

Columbia for 1895. We have a MODEL 40 now on exhibition and will be pleased to have the riders "look it over." It is a radical departure from all former models and is unquestionably a NEW wheel, not a built-over "94.

District Cycle Co., d27-tf 452 PENNA, AVE. N.W.

Keep Warm By Laving your FINE FLANNELS PROPERLY

All flannels are treated by the methods USED IN THEIR MANUFACTURE. We guarantee NO SHRINKAGE, SOFT, SWEET,

GODFREY LAUNDRY.

1307 F ST. TEL. 592. Cancers CURED WITHOUT THE KNIFE.
Sanitarium, 1320 G st. n.w.
CHARLES ALLEN, M.D.

CHURCH NOTICES.

HALL MISSION FOR THE PROMOTION OF HO-Hall. All are invited. NON-SECTARIAN.

THE PEOPLE'S CHURCH, 423 G ST. N.W., REV. Alex. Kent, pastor.—Mr. Virchand R. Gandhi, B. A., of Bombay, will speak Sunday, at 11:15, on "The Gods of India." Seats free. All welcome.

CHURCH NOTICES.

METHODIST.

ject, "Gambling. Sanda, worth League, 6:30 p.m.

MT. VERNON PLACE M. E. CHURCH SOUTH,

cor. 9th and K sts. n.w.—Preaching, 11 a.m., by Rev. W. S. Hammond, and 7:30 p.m. by Rev. G. W. Isaacs. S. S., 9:30 a.m. C. E., 6:30 p.m. 1t

CENTRAL M. P. CHURCH, 12TH AND M N.W.,
Rev. S. J. Smith, pastor.—11 a.m., "Always
Abounding in the Work of the Lord." 7:30, "Why
Preaching Is Not More Fmitful." S. S., 9:30.
C. E., 6:30. Come.

CONGRESS ST. METHODIST PROTESTANT
Church, 31st st. bet. M and N. Rev. Walter R.
Graham, paster.—11 a.m., "Led by the Spirit:
7:30 p.m., "Troublesome Neighbors;" Sunday
school, 9:30; Christian Endeavor, 6:30.

MARVIN M. E. CHURCH SOUTH, COR. 10TH AND

SORTH CAPITOL M. E. CHURCH, REV. CHAS. L.

Pate, pastor.—Preaching 11 a.m. and 7:30 p.m. Sunday school, 9:30 a.m. Epworth League, 6:30

GRACE M. E. CHURCH, COR, 9TH AND 8 STS.

n.w., Rev. Watson Case, pastor.—Services, 11 a.m. and 7:30 p.m., Sunday. Sunday school, 9:30 a.m. Epworth League, 6:30 p.m. Prayer meet-ing, 7:30 p.m., Thursday. All are invietd. 1t

MT. ZION M. E. CHURCH, 29TH ST.-PREACH

ing at 11 a.m. by H. A. Carroll, pastor; and 7:30, revival continues. Sunday school, 9:30 a.m. Young people's meeting, 4 p.m. Bible class, 3 p.m. 1t*

DUMBARTON AVENUE M. E. CHURCH — REVIVAL MEETINGS. Preaching, 11 a.m. and 7:30 p.m., by the pas-tor, Rev. Dr. Joseph B. Stitt. REVIVAL MEETINGS each night, except Sat-

urday.
Monday, Rev. B. Peyton Brown.
Tuesnay, Rev. L. T. Widerman.
Wednesday, Rev. W. W. Van Arsdale.

pastor: "A Mementous Word Found but on the Bible," Thursday night, love feast.

Joel Brown, pastor.—9:30, Sunday school; 11 preaching by Rev. B. Peyton Brown; 6:30, Chris tian Endeavor; 7:30, preaching. 1t*

THE METROPOLITAN A. M. E. CHURCH, M ST. bet, 15th and 16th sts. n.w.—Bishop W. J. Gaines of Georgia will preach at 11 a.m. and 7:30 p.m.

DOUGLAS MEMORIAL M. E. CHURCH, COR. OF

DOUGLAS MEMORIAL M. E. CHURCH, COR. OF 11th and H n.c., E. Olin Eldridge, pastor.—9:30 a.m., Sunday school; 11 a.m., preaching, subject: "A Christian Wife:" 2:30 p.m., juvenile missionary meeting; 6:30 p.m., Epworth League devotional meeting; 7:30 p.m., preaching, subject: "An Unknown Young Man." Thursday, 7:30 p.m., prayer and praise service. Friday, 8 p.m., "The Unspeakable Turk." Friends and strangers cordially invited. Come.

DEDICATION OF MILES MEMORIAL C. M. E.

Church, 2d st. bet. L and New York ave.—11 a. m., dedication sermen by Bishop R. S. Williams; 3:30 p.m., Rev. Dr. Wallace; 7:30 p.m., Rev. G. G. Jones. The exercises will continue through the week. Come. You are welcome. J. C. Mar-tin, pastor.

PRESBYTERIAN.

NEW YORK AVENUE PRESBYTERIAN CHURCH.

The Rev. William U. Murkland, D. D., of Baltimore will preach tomorrow; services at 11 a.m. and 7:30 p.m.; Christian Eadeavor Society meets at 6:45; Thursday evening, prayer meeting at 7:30. You are cordially invited.

11

GURLEY MEMORIAL PRESBYTERIAN CHURCH,

Florida ave. bet. 6th and 7th sts. n.w., Rev. J. Russell Verbrycke, pastor.—Morning service, 11 o'clock. Subject: "THE BRASS SERPENT."

Evening service, 7:30 o'clock—the first of three evening service, 7:30 o'clock—the first of three evening services on the subjects "Mother, Home and Heaven"—Subject, "MOTHER." Strangers cordially welcomed.

ASSEMBLY'S PRESBYTERIAN CHURCH, COR. 5TH

Ath and B southeast, Rev. George N. Luccock, D. D., pastor.—Preaching by the pastor tomorrow at 11 a.m.: subject: "The Bread Giver," and at 7:30 p.m., subject: "Eternal Death." Subbath school, 9:30 a.m. Y. P. S. C. E., 6:30 p.m. A cordial welcome for all to all services. A special invitation to persons not identified with other churches.

FIRST PRESBYTERIAN CHURCH, 41/2 ST. BET

C and D.—Dr. Sunderland will preach "A Scolding Sermon" at the 11 o'clock a.m. service. Rev. Mr. Allen will preach at 7:30 p.m.; subject: "The Chasm Spanned." All invited.

WEST STREET PRESBYTERIAN CHURCH, REV

GUNTON TEMPLE MEMORIAL PRESBYTERIAN Church, 14th and R sts., Rev. G. B. Patch, D. D., pastor.—Services, 11 a.m. and 7:30 p.m. Sunday school in chapel, 9:30 a.m. Y. P. S. C. E., 6:30 p.m., and Junior Endeavor, 3:30 p.m. Prayer

CONGREGATIONALIST.

B sts. s.w., Wm. S. Hammond, pastor.—Preach and communion, 11 a.m., Rev. Augustus Daviss Preaching, 7:30 p.m., by pastor.

WESLEY CHAPEL, COR. 5TH AND F STS., REV.
C. W. Baldwin, pastor.
The debt of over eighteen years' standing having been provided for, the day is to be one of thanksgiving and praise.
Sunday school at 9:15.
Preaching at 11 a.m. by Bishop Cyrus D. Foss, D. D., Lil. D., of Philadelphia.
Preaching at 7:30 p.m. by the Rev. George Edward Reed, D. D., Lil. D., president of Dickinson College; subject: "The Young Man's Difficulties With His Bible."
There will be special music at both services, including a sole by Mrs. Kaspar, with violin obligate by Mr. Anton Kaspar, and a quartette, composed of Messrs. H. C. Pearson, P. M. Richardson, J. F. Blackmar, and C. W. Moore.
Reunion on Monday evening at 7:30.

CHURCH NOTICES.

BAPTIST. SHILOH BAPTIST CHURCH, L ST. BET. 16TH and 17th sts. n.w., Rev. J. A. Taylor, pastor.—The pastor will occupy the pulpit at 11 a.m. and 7:30 p.m. Sunday school at 9:30 a.m. Young People's Lyceum at 4 p.m. The public are invited.

PASTOR E. HEZ SWEM TELIS SONDAY NIGHT, 7:30 o'clock, about, "SHE SAID: 'IS IT ANY OF YOUR BUSINESS?" Preaching at 11 a.m. by the pastor. Free pews. All invited. Second Bap-tist Church Auditorium, 4th st. and Va. ave. s.e.I

tist Church Auditorium, 4th st. and Va. ave. s.e.1

BROOKLAND, COR. 12TH AND PROVIDENCE
sts., pastor. Robert R. West.—Services, 11:30 a.
m. and 7:30 p.m. At morning service, second
sermon on "Prayer." Sunday school, 10 a. m.,
J. L. Sherwood, supt.

MT. CARMEL BAPTIST CHURCH, COR. 4TH
and L sts. t.w., Rev. W. P. Gibbons, Ph. D.,
pastor.—Sunday school, 9:30 a.m. 11 a.m.,
preaching by the pastor; subject: "The Supreme
Love of God." 16:30 p.m., Y. P. S. C. E. Mrs.
Sophia Lins, president. 7:30 p.m., preaching by
the pastor, "The Help and Refuge of the Godly."
You are welcome. 1

MT. ZION BAPTIST CHURCH, COR. 12TH AND
E sts. n.e., Evangelist Alexander Willbanks, pas-Reunion on Monday evening at 7:30.

You are cordially invited to come and rejoice METROPOLITAN M. E. CHURCH, 4½ AND C sts. n.w., Rev. Hugh Johnston, D.D., pastor.—11 a.m., "How We Grow." 7:30 p.m., "Going bom Home." 9:30 n.m., Sunday school. 3 p.m., Chinese school. 6:30 p.m., Epworth League. 7:45 p.m. Thursday, prayer meeting. 1t

McKENDREE M. E. CHURCH, MASS. AVE. BET. 9th and 10th, L. T. Widerman, pastor.—9:30 a.m., Sunday school; 11 a.m., preaching by the pastor; 7 p.m., Epworth Lergue; 7:30 p.m., preaching the Rev. Dr. L. B. Wilson. Prayer meeting Thursday at 7:30. Seats free. A cordial invitation to all. 1 E sts. n.e., Evangelist Alexander Willbanks, pastor.—Communion at 3 p.m., sermon by Rev. Guy Berkley. The pastor will preach in the morning and at night; subject at night; "The Trowel In Hand." S. S. at 9 a.m. Revival all next week. HAMLINE M. E. CHURCH, CORNER OF 9TH and P. Rev. Elbert S. Todd, D. D., pastor.— FIRST BAPTIST CHURCH, 16TH ST. ABOVE Scott Circle, Dr. Charles A. Stakely, pastor.— Sunday school, 9:30 a.m. Preaching by the pas-tor, 11 a.m. and 7:30 p.m. Immanuel Mission, cor. New Hampshire ave. and M st., 3:30 p.m. Christian Endeavor, 6:30. You are cordially wel-come to these services.

and P. Rev. Elbert S. Todd. D. D., pastor.— Preaching by the pastor. Subject at 11 a.m., "Saved so as by Fire;" at 7:30 p.m., "Sin a Disease." Services each evening except Saturday, Sunday school, 9:15. Epworth League, 6:15. It FIFTEENTH STREET M. E. CHURCH, COR. R. n.w., Rev. W. W. Van Arsdale, pastor.—Sermon, 11 a.m., subject, "Faith," and 7:30 p.m., subject, "Gambling," Sunday school, 9:30 a.m. Epworth Learne, 6:30 p.m. E STREET BAPTIST CHURCH, E ST. BET. 6TH and 7th n.w.—Preaching by pastor, Rev. J. J. Muir, at 11 a.m. and 7:30 p.m. Baptism in the evening. Meetings next week. S. S., 9:30. 1t TRINITY M. E. CHURCH, 4TH ST. S.E., REV. CALVARY BAPTIST CHURCH, STH AND H N. CALVARY BAPTIST CHURCH, STH AND H N. w., Rev. S. H. Greene, D. D., pastor.—Sunday school, 9:30 a.m., P. H. Bristow, sup't. Preaching by the pastor, 11 a.m. and 7:30 p.m. Baptism after evening sermon. KENDALL CHAPEL, BRANCH, 13½ and D s.w., Rev. T. Outwater, pastor.—Sunday school, 9:45. Preaching, 11 a.m. and 7:30 p.m. MEMORIAL CHAPEL, 5th and P n.w., Geo. H. Judd, sup't.—3:30 p.m. You are cordially invited to these services. M. F. B. Rice, pastor.—9 a.m., Sunday school 11 a.m. and 7:30 p.m., preaching by pastor; 6:30 FOUNDRY M. E. CHURCH, 14TH AND G STS., Rev. Dr. Oliver A. Brown, pastor.—

Rev. Dr. Oliver A. Brown, pastor.—
9:30, Sunday school.
11, sermon by the pastor;
Subject: "An Interview With Christ."
6:30, p.m., Epworth League.
7:30 p.m., Sunday evening "people's service."
Twenty minutes of song.
Twenty minutes' sermon by the pastor.
Subject: "Cross Roads, or Deciding Points."
Twenty minutes' altar service, led by Mr. Robert Welcensall of Chicago. SECOND BAPTIST CHURCH, 7TH AND O STS. n.w., Bishop Johnson, D. D., pastor.--Preaching at 11 a.m. and 7:30 p.m. by pastor. Covenant meeting at 2 p.m. Communion, 3:30 p.m. 1t TWELFTH STREET M. E. CHURCH, REV. J. M. Slarrew, pastor.—9:30 a.m. Sunday school; 11 a. m., "A Test of Discipleship;" 2:30 p.m., junior class meeting; 6:30 p.m., Epworth League; 7:30 p.m., "Seeking a Man." METROPOLITAN BAPTIST CHURCH, COR. A and 6th sts. n.e., Green Clay Smith, pastor.— Regular services, 11 a.m., 7:30 p.m. Preaching by the pastor. Seats free. All invited. Sunday school, 9:30 r.m. Y. P. S. C. E., 6:30 p.m. Prayer meeting, Thursday, 7:45 p.m. p.m., "Seeking a Man."

WAUGH M. E. CHURCH, 3D AND A STS. N.E.—
Rev. Dr. Alex. E. Gibson, pastor, at 11 a.m.;
subject: "Jesus, the Light of the World." Sunday school, 9:15 a.m. Epworth League, 6:30 p.
m. Memorial services in memory of the late
Wm. W. S. Dyre, under the auspices of Penn
Council, No. 6, Order of Chosen Friends, 7:30 p.
m. Prayer service, Thursday, 7:30 p.m. All are
welcome. BEREAN BAPTIST CHURCH, 18TH ST. BEtween L and M n.w.—Preaching morning and evening by the pastor, Wm. A. Creditt. Sub-ject, 7:45 p.m.: "Seeking Joy for Others." En-deavor meeting, 4:30 p.m. Sunday school, 9:45 a.m. Communion after morning sermon. ZION BAPTIST CHURCH, F ST. BETWEEN 3D and 4½ s.w.—Special collection on building fund all day. 11 a.m., Rev. W. J. Robinson. 3 p.m., Rev. E. W. Daniels. 7:30, the pastor, W. J. Howard.

> SAINT JOHN'S CHURCH, GEORGETOWN, O ST. bet. 32d and 33d, Rev. Chas. E. Buck, rector.— Services tomorrow: Holy communion, 7:30 a.m. Morning prayer and sermon, 11. Evening prayer, 4:30. Vested choir. Strangers cordially invited.1t ST. MARK'S CHURCH, CORNER 3D AND A STS. s.e., Rev. A. J. Graham, rector.—Holy commu-nion, 7:30 a.m. Morning service, 11. Evening service, 7:30. Strangers cordially invited. 1t* ST. JAMES' CHURCH, STH ST. NEAR C N.E .-Services, Sunday, 10:30 and 11 a.m., 3:30 and 7:30 p.m. Sunday school, 3 p.m. All seats free. Everybody welcome.

ST. PAUL'S CHURCH, 23D ST. NEAR WASH-ington Circle, Rev. Alfred Harding, rector.—Ser-vices at 7:30 and 11 a.m. and 7:30 p.m. All seats free. Strangers cordially invited. 11 GRACE EPISCOPAL CHURCH, 9TH AND D STS. s.w., near 7th st. cable cars, Rev. T. O. Tongue, rector.—Services at 11 a.m. and 7:30 p.m. Vested choir. All are welcome. CHURCH OF THE EPIPHANY, G ST. NEAR 14th, Rev. R. H. McKim, D. D., rector.—Ser-vices at 8 and 11 a.m., 4 and 7:30 p.m. Strang-

ers welcome. Seats free, except at 11 a.m. Subject at 11 a.m., "The Sunday Newspaper." A 7:30 p.m. Rev. J. T. Cole will preach. 1t CHURCH OF THE ASCENSION, CORNER OF Mass, ave. and 12th st. n.w., Rev. Dr. Elliott, rector.—11 a.m. and 7:30 p.m. Vested choir. Ushers morning and evening. In the evening seats free.

SPIRITUALISM.

SPIRITUALISM.—METZEROTT HALL, EVERY Sanday, Lyceum or Sunday school, 10 a.m. Lecture, 11:30 a.m., 7:30 p.m. Subject for morning: "Can 4 Control My Destiny?" Evening: "The Salvation the World Needs." Those who have RYLAND M. E. CHURCH.—9:15 A. M., S. school; 11 a.m., preaching by Rev. L. B. Wilson, D. D.; 6:30 p.m., Y. P. S. C. E.; 7:30 p.m., by pastor: "A Mementous Word Found but Once In heard Rev. Fred L. H. Willis will not miss heard Rev. Fred L. H. Willis will not muss every opportunity to do so, while those who have not should avail themselves of the privilege to hear this eloquent and gifted speaker. Evening lecture followed by Washington's favorite medium Mr. J. H. Altemus, with tests of spirit

> SPIRITUALISM-PROF. STIENER WILL LECTURE on "The Divine in Nature" SUNDAY EVENING, Jan. 13, for the Progressive Spiritualist Church, Typographical Hall. Tests by Mrs. J. D. Comp-ton. Also test meeting WEDNESDAY EVENING. ternoon, 2:30, 7:45, Scottish Rite Hall (second flight), 908 Pennsylvania ave. Mr. and Mrs. G. F. Perkins, ordained spiritual evangelists, noted speakers, singers and psychles.

SPIRITUALISM.—WONN'S HALL, 721 6TH ST. n.w., Sunday evening at 8 o'clock. Dime collec-tion. Mrs. E. McNEIL, medium. NEW CHURCH.

CHAPEL IN NATIONAL LAW SCHOOL, 13TH st below I.—The Rev. Frank Sewall, morning, at 11: "The Lord of the Sabbath." S. school, 12:15. Evening, at 8 o'clock: "What Is Heaven's Happiness?" All seats are free. Y. M. C. A.

UNIVERSALIST.

CHURCH OF OUR FATHER, 13TH AND L, REV. A. G. Rogers, D. D., pastor.—A.M., "The Practical Results of Conversion." P.M., "Universalism and the Character of God;" the first of a series of six Sunday evering lectures, explanatory of the truchs of Universalism. All cordially invited ASSEMBLY'S PRESBYTERIAN CHURCH, COR. 5TH and I sts. n.w., Rev. Geo. O. Little, D. D., pastor.—9:39 a.m., Sabbath school; 11 a.m., preaching by the pastor; subject: "The Stand By's and the Stand Off's." 6:30 p.m., meeting of Y. P. S. C. E.; 7:30 p.m., a service of praise, with short talk by pastor on "Childlikeness, Not Childishness," Thursday, 7:30 p.m., mid-week meeting of praise and prayer. A cordial welcome for all to all the services.

CHURCH OF THE COVENANT (PRESBYTERIAN), Connecticut ave., N and 18th gts. n.w., Rev. Teunis S. Hamlin, D. D., pastor.—Services at 11 a.m., and S p.m. Exposition in the life of Christ at the evening service. Sunday school at 9:30 a m. Christian Endeavor Society meeting at 7 p.m.

ALL SOULS' CHURCH, 14TH AND L STREETS.—
Rev. Merle St. C. Wright of New York will preach at 11 a.m. and 7:30 p.m., and on Monday evening, at 8 o'clock, will lecture in the church on "The Religion of Renan." Sunday school and study class, 9:45 a.m. Young people's meeting, 6:30 p m.

CHRISTIAN.

VERMONT AVENUE CHRISTIAN CHURCH.—Pastor F. D. Power at 11 a.m.: "Christ, the Perfect Teacher;" 8 p.m., "Christ, the Bread of Life." Y. P. S. C. E., 7 p.m. Mission School, Potomac Hall s.w., 3:30.

LUTHERAN.

CHURCH OF THE REFORMATION, PENNA. ave. and 2d st. s.e., Rev. W. E. Parson, D. D., pastor.—Communion service at 11. Service at 7:30. Seats free. CENTRAL UNION MISSION.

WESTERN PRESBYTERIAN CHURCH,
H st. above 19th.
Rev. Howard Wilbur Eunis, Pastor.
11 A.M., "PRACTICAL QUERIES."
7:20 P.M., "ONLY THE HEM."
Open door. Cordial welcome. Chorus choir. 1t CENTRAL UNION MISSION, MAIN HALL AND building, 622 Louisiana ave.—The Gospel of free and full salvation for all is prayed and sung and talked into the heart of many a poor wayfarer, degraded or respectable, here. Meetings every night in the week, at noon every week day and 3 p.m. Sunday. All invited. Come to receive this Gospel or to tell it to others. You will be blessed. Eight branches in different parts of the city. Systematic visiting into the homes of the poor of the city is now done, that aid may be given wisely. The wood yard is being well patronized by purchasers, and thus many are given employment and earn cheap lodgings and meals. Plenty of sawed and split wood at regular prices, good measure. SIXTH PRESEXTERIAN CHURCH, CORNER 6TH and C sts. s.w., Rev. D. W. Skellinger, pastor.—
Preaching, 11 a.m., "The Demonstration of the Spirit;" 7:30 p.m., "A Charge, a Condemnation, a Call." 6 30 p.m., Christian Endeavor meeting. Seats free. All cordially invited. 1t FOURTH PRESBYTERIAN CHURCH, 9TH ST. bet. G and H sts. n.w., Rev. Joseph T. Kelly, pastor.—Sunday school. 9:30 a.m. Preaching, 11 a.m., "Always Abounding:" 7:30 p.m., "Property Rights," tenth of the lectures on Elisha. Y. P. S. C. E., 6:30 p.m. Thursday, prayer meeting, 7:30 p.m. Strangers are always welcome. It

good measure. Contributions for the work and for the

GRACE REFORMED CHURCH, 15TH ST. N.W., bet R. I. ave, and P st., Rev. A. Thos. G. Apple, pastor.—Morning service, 11 o'clock. Sunday school, 9:30 a.m. Evening service, 7:30 o'clock. OTHER SERVICES.

THE NATIONAL CHRISTIAN SCIENCE INSTI-tute will hold its Sunday Bible class at its reading room, 694 12th st. n.w., at 4 o'clock. You are cordially invited.

THE GOSPEL! THE GOSPEL! THE GOSPEL!—
In the hall 622 K st. n.w., every Sunday evening, nt 7:30. No name but Christ. No creed but the Bibie. No church but "the one body," and no collections. Come!

6:30 p.m., and Junior Endeavor, 3:30 p.m. Prayer meeting, Thursday, 7:30 p.m.

THE FASTERN PRESBYTERIAN CHURCH, Maryland ave. and 6th st. n.e.—Rev. Thomas Chalmers Easton, D.D., pastor, will preach at 11 a.m., subject. "RIGHT VS. MIGHT." and at 7:30 p.m. Hon. Elijah Morse, M. C., will deliver an address, topic, "CHRISTIANITY VS. INFIDELITY." Don't fail to hear this able speaker. Strangers cordially invited. Pastor's residence, 308 7th st. n.e.

1t METAPHYSICAL LECTURE, SUNDAY, 3 P.M., Legion Hall, 419 10th, "Can Rest Be Found?" Baltimore, Sunday night. Weekly lectures, 1010 F. Public invited. Wm. and Nina Hughes. 1t* HOWARD UNIVERSETY, REV. J. E. RANKIN, D. D., LL. D., president.—Preaching by the president at 4 p.m.; subject: "Why Christianity Will Be Universal." Singing by the President's Glee Club and university, choir. All welcome. 1t

At the regular meeting of the Literary

FIRST CONGREGATIONAL CHURCH, CORNER 10th and G sts. n.w., Rev. S. M. Newman, D.D., pastor.—The pastor will preach at 11 a.m. and 7:30 p.m. Evening sermon next upon the Early Church, subject, "A General View of the Apostles and Their Work." Music by quartet and chorus, led by Dr. Bischoff, organist. Sunday school, 9:30 a.m. Christian Endeavor, 6:30 p.m.1 Society of the Young Men's Christian Asso-FRIENDS' MEETING (ORTHODON), HELD EVery First day, at 11, in parlors of Y. M. C. A., 100 New York ave. Public invited. Friends' Christian Fellowship Union, Fifth day evening.

FRIENDS' MEETING, 1811 I ST—MEETING, 1811 I ST—MEETING, 1811 I ST—MEETING, 1811 I ST—MEETING, or o'clock evening. Isaac Wilson, a minister from Canada, will be present in the morning, and Joel Radional, Cabell Williamson.

Barbour agt. Price; pay—
terest to residents of the District, will be brought up: "Resolved, That it would be for the best interests of the public if the transportation lines of this District should be consolidated into one company." Mr. W. I. Campbell will take charge of the affirmative, Mr. George W. Drew the negative. Canada, will be present in the morning, and Joel Radional, Canada, will be present in the morning, and Joel Radional, Canada, will be present in the morning, and Joel Radional Bank agt. Hay; do. New York Quarry Co. agt. Dent: motion for lates ordered.

Circuit Court No. 1—Judge Bradley.
Ford agt. District of Columbia; judgment by destand stocks and bonds and all securities lised on the exchanges of New York. Ford agt. District should be consolidated into one company." Mr. W. I. Campbell will take charge of the affirmative, Mr. George W. Drew the negative. Pine; judgment by default. Ohio National Bank agt. Hay; do. New York Quarry Co. agt. Dent: motion for lates ordered.

Life Judgment of taxes ordered.

Circuit Court No. 1—Judge Bradley.
Ford agt. District of Columbia; judgment by default. Baum agt. Chark Eros.; judgment by default. Salved and I local Radioal, Gas, Insurance agt. Pine; judgment by default. Ohio National Bank agt. Chark Eros.; judgment by default. Salved on the exchanges of New York Pinlades.

LIFE TONTINE ENDOWMENT AND INSURANCE POLICIES DIMENTATION PARTICIPATION PARTICIPATION PARTICIPA

AGAINST ALL SALOONS

Anacostia Citizens' Association Makes a Sudden Move.

Protests as a Body Against Granting Any Licenses in Their Section-Other Business Transacted.

The Citizens' Association of Anacostia

convened last night in Haines' Hall upon

call of President H. A. Linger and Acting President R. B. Buckley. This was one of the largest meetings ever held by the citizens of Aracostia, and preparations were completed for a general reorganization of the association. Mr. Buckley called the meeting to order, after which the minutes of the previous regular meeting and special meeting were read and approved. Committeemen Buckley and Smith, who were appointed at the last special meeting of the organization to act in conjunction with the East Washington and Northeast Washington Citizens' Association regarding the contagious hospital site, presented their resite near the jail, after which Watson arose to disagree with the report of the committee regarding the health of the community, as he thought Anacostia was very healthful. Reports were called from the standing committees. Sergt. Kirby, committee on charity, reported numerous applicants, but that the funds were very low. Mr.Smith suggested that a public appeal be made to the people for contributions and that hand bills be used for the purpose. Mr. Tolson stated

asking for contributions from citizens. New Constitution.

be used for the purpose. Mr. Tolson stated that he considered it a better plan to have

the secretary insert in The Star a notice

The committee appointed at a previous meeting to draft new by-laws, reported through Mr. Buckley, who presented a copy of the same. After he had read them Rev. Hugh T. Stevenson arose and created some comment by allusions to the saloon and gambling element in Anacostia. In part, he said: "Mr. President, I believe in every citizen of Anacostia doing his duty as a citizen. I have tried to do mine, but I believe the proposed constitution does not go far enough. We should do more than seek the mere improvement of streets and property. There are some things to be regretted more than the contagious hospital or smallpox. I believe that a bar to give better support to the police in their efforts to enforce the law. Some of them have been faithful in the discharge of their duty; others have been negligent. I have caught some while they neglected to perform their duty. I have called attention to their neglect. I had mercy on them, as I have been taught by our Great Master, and have overlooked their fail-ures, but I shall never have mercy on another that I catch remiss, but shall act at once. I have been informed by a man who claims that he has drank liquor in each one of them, that there are thirtyone speak-easys in Anacostia and Hills-dale.

"Sergt, Kirby is here, and I believe that he will agree with my statement that the police cannot enforce the laws unless pub-ilc sentiment is back of them. We ought to give of our time, and, if need be, put our hands in our pockets, to assist the police in apprehending and lodging behind the bars every violator of the law. Then I believe we ought to assist them more by destroying by lawful and legitimate measures every bar room or gambling den in Anacostia which breeds violators of the law. I hope that we shall seek as an association to not only improve in streets, avenues and sewers, protect our homes but also to care for that which means the most citizenship-moral character. If the constitution as proposed is amended so that we can consider the moral questions which affect our town I would be pleased to move the adoption of the new constitu-

tion."

At the conclusion of this speech there was an ominous silence, broken finally by a section. There seemed to be some mis-Hitherto Mr. R. B. Buckley has been presiding, Mr. H. A. Linger not having yet been installed into the office of president. by-laws and constitution until the next reg-ular meeting, Mr. Linger was ushered to the chair. Mr. Buckley made a few re-marks as the retiring president, after which Y. M. C. A.—REV. CHARLES A. STAKELY, D. D., pastor of First Baptist Church, will address the men's Gospel meeting at the Y. M. C. A., 1409 N. Y. ave. n.w., Sunday, January 13, 1895, at 4 6'clock p.m. Subject, "THE SALT OF THE EARTH." A hearty welcome for all men. Bible class, 3 o'clock.

A Boomshell.

There being an interim, Mr. Stevenson again arose and brought up the question of tary be instructed to write to the excise board the following: "Whereas we, as a citizens' association, are desirous of promoting the prosperity and improvement of

Anacostia in every manner, and "Whereas, we believe a bar room or bar rooms are not necessary and are objectionthe secretary be requested to notify the excise board that we protest against the granting of any bar room licenses in Anacostia now pending before them, and request that they refuse to grant the same or any hereafter in Anacostia." So sudden was this motion that though there were some present known as friends of the saloon element, nevertheless as soon as the motion was put it was carried with but one dissenting vote, while the sound of the

Mr. Linger then speke of the sewerage of Anacostia, particularly when ice covered the river, and alluded to the backing up of the refuse matter into the sewers. Mr. Buckley said that nine months ago a committee had waited on Capt. Derby, who stated the drainage would be carried sixty feet further out in the channel, provided Aracostians paid one-half the cost of the

Notice was then brought to the associa

tion of the necessity of having some one lcok out for the needs of Anacostia which might be brought before Congress. It was then moved by H. F. L. Allen that a comsons to act as a congressional committee tee appointed, consisting of Mr. H. A. Linger, Mr. Peter H. Mocre, Rev. Hugh T. Stevenson, Frederick Douglass and Col. Archie Bliss

There being no further business before the organization it adjourned to meet the fourth Friday in this month at Haines' Hall

THE COURTS. Court of Appeals-Chief Justice Alvey and

Associate Justices Morris and Shepard. Norment vs. Edwards; petition of R. B. Norment for relief in the matter of his passed. Patent appeal No. 25, in re Em-manuel Cheneau; decision of commission er of patents affirmed; opinion by Chief Justice Alvey.

Equity Court No. 1.—Judge Cox. Ringwalt agt. Kengla; pro confesso against defendant, L. C. Kengla, granted. Wood agt. Alexander; do against certain defendants. Speer agt. Magruder; J. Mosher and M. J. Colbert substituted as trustees, Martin agt. Martin; testimony before C. E. Thorn, examiner, ordered taken and defendant to be in contempt nisi. Well agt. Well; leave to withdraw certificate of mar-

points. James agt. Pine; judgment by default. Ohio National Bank agt. Hay; do. New York Quarry Co. agt. Dent; motion for judgment overruled. Douglass agt. Mc-

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Murray: notion to make Mary J. Owen party defendant granted. Circuit Court No. 2-Chief Justice Bingham. Columbia Real Estate Co. agt. District of Columbia; judgment in certiorari.

Criminal Court No. 2-Judge Cole. United States agt. Wm. H. Travers, embezzlement; verdict, guilty, with recommendation to mercy; sentence suspended during good behavior and personal recog-nizance taken. United States agt. Jas. T. Farrar, grand larceny; verdict, guilty; motion for new trial.

Probate Court-Judge Hagner. Estate of Annie F. Bulkley; executrix bonded and qualified. Estate of Eugenie Lechene; copy of will filed. Estate of Dennis O'Donnoghue; petition for letters of administration filed. Estate of Patrick Sexton; will and petition for probate filed. Estate of Ann F. (Washington; petition for probate of will filed. Estate of Mary F. Lane; assent of next of kin filed.

The Geographical Society Lectures. Mr. Bailey Willis, assistant geologist of the geological survey, delivered a lecture on the Appalachian mountains before the National Geographical Society last evening. He pointed out their course from New England through New York and Pennsylvania, down to North Carolina and Tennessee, defining the distinction between the Blue range and the Catskills, and describing mountain formations and their topo-graphical characteristics in general. The lecture, which was a treat to every one present, was well attended.

Burglaries committed during the last two years in Mont Clair, Arlington, Kearny, Bloomfield and adjacent New Jersey towns, have been confessed by Elmer Hop-ping, who says his confederate was Her-bert Warren. Both are members of respected families.

FINANCIAL

REPORT OF THE CONDITION OF THE REPORT OF THE CONDITION OF THE
AMERICAN SECURITY AND TRUST COMPANY,
FROM JANUARY 1, 1894, TO DECEMBER 31, 1894.
Required by the sixteenth section of the act of
Congress approved October 1, 1890, to be made to
the CONTROLLER OF THE CURRENCY.
Amount of capital full paid. \$1,250,000,00
Surplus 175,000,60
Undivided profits, net 52,005,33
Deposits 1,134,753.88
Debenture bonds 917,450.00

\$3,529,809,21

\$3,529,809.21 \$150,216.09 Expenses, 1894. \$46,020.06 JOHN E. KERRELL, M. W. BEVERIDGE, W. S. THOMPSON,

W. S. THOMPSON,
Directors.

We. C. J. BELL, president; GEORGE E. EMMONS, secretary, and HENRY F. BLOUNT, JOHN
E. HERRELL. M. W. BEVERIDGE and W. S.
THOMPSON, directors of the AMERICAN SECURITY AND TRUST COMPANY, do swear that the
foregoing report is true, to the best of our knowledge and belief.
Sworn and subscribed to be

of January, A.D. 1895.

(Seal)

REPORT OF THE CONDITION OF THE CAPITAL City Benefit Society, an assessment company of Washington, D.C., at the close of business, December 31, 1894.

Office, 458 Louisiana ave.

Paid-up cash capital. \$1,000.00
Total assess, office furniture and cash. 1,607.00
Total assessments received during the year 23,337.64
Losses paid during the year, sick and death benefits taxes and commissions LIABILITIES. 6,865.30

Capital stock \$1,000.00 REPORT OF THE CONDITION OF THE CAPITAL

Interest Paid Upon Deposits.

- INTEREST IS ALLOWED ON DEPOSITS on daily balances subject to check. Those - who have accounts open that usually have -- balances to their credit should consider the - advantage of such balances EARNING IN---- TEREST. It is credited on your pass book, - added to the principal, and made subject to your check.

JOHN JOY EDSON.......President. ____ JOHN A. SWOPE......Vice President. H. S. CUMMINGS. . . Second Vice President, ___ JOHN R. CARMODY......Treasurer.

ANDREW PARKER.....Secretary.

Washington Loan & Trust Co., COR. 9TH AND F STS. C. T. Havenner,

Member Washington Stock Exchange, Real Estate and Stock Broker, Rooms 9 and 11, Atlantic building, 930 F st. n.w. Investment Securities. Stocks, Bonds and Grain bought and sold for Cotton bought and sold in New York on New Orleans.

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1410 F st., Glover building.

Correspondents of Messrs, Moore & Schley, 89

Broadway,

Bankers and Dealers in Government Bonds.

FINANCIAL. We Name Figures.

Information on the stock market is valuable or useless, according to its origin, style, make-up and correctness. The first is the foundation, the second and third the superstructure and the fourth the roof which keeps you in "out of the wet." Ours is not a planless patchwork made up of a barrel of opinions, themselves only clever guesses when disinterested and ingenuous. We follow the course of each stock from day to day, and indicate, as near as we are permitted, its varied turns, as well as its general trend.

Start the new year aright by taking our market advices. They are financial prescriptions prophylactically prepared, and are the best, if not the only, panaceas for ills that speculative fieth is heir to Our new cipher practically permits of transmitting a whole letter by wire in a dozen words. Send for circulars, with particulars, prices and references.

FINANCIAL INFORMATION COMPANY,

FINANCIAL INFORMATION COMPANY, 721 STOCK EXCHANGE BUILDING. BOSTON, MASS. Established 1891.

Business men who make a practice of having a fair bank balance should consider the advantage of such a balance earning interest. Interest amounts to considerable in a year or so. Checking against it does not affect it, for the interest is figured on "average" balances, and credited each six months.

AMERICAN SECURITY AND TRUST COMPANY. Banking House, 1405 G st.

C. J. Bell, President.

REPORT OF THE CONDITION OF THE RIGGS
FIRE INSURANCE COMPANY of Washington,
D.C., at the close of business, December 31, 1894.
RESOURCES. Cash capital
Reinsurance reserve. \$10,500.00
Net surplus. 41,200.17
Total surplus. \$151,700.17 HARRY C. BIRGE, Secretary.

Sworn to and subscribed before me this 5th day of January, 1895.

RALPH W. LEE, Notary Public. M. W. Beveridge. President
Wm. S. Thompson. Vice President
Thos. Hyde. Treasurer
Harry C. Birge. Secretary
Oscar P. Schmidt. Assistant Secretary
TRUSTEES:
TRUSTEES: STEES:
Thomas Hyde,
Henry M. Earle,
E. J. Stellwagen,
Wm. H. Saunders,
Charles W. Handy,
Wm. Corcoran Hill,
Weaver. M. W. Beveridge, Wm. S. Thompson, N. W. Burchell, T. F. Schneider, John L. Weaver.

OFFICE-1331 F st. n.w., Washington, D. C.

Washington National Building and Loan Association.

THE AUDITING COMMITTEE REPORTS EXCEL-LENT CONDITION OF FINANCES. WASHINGTON, D. C., Dec. 28, 1894. ard of Directors of

tional Building and Loan Association, Wash ington, D. C. Gentlemen: Your committee appointed to make an investigation of the accounts and operations of the Washington National Building and Loan Association beg leave to submit the following report: It has been our purpose to examine carefully

association, to wit: First. How much has been paid into the Loan Fund, and whether the same is intact; Second. Ascertain Expense Fund receipts, account for same, and whether judiciously expended: Third. Investigate the plan of making loans and

It is the unanimous opinion of your committee that a most excellent system is practiced in placing loans, and that the greatest care is used to protect the shareholders from any possible loss in this important direction. This is strongly evi-denced by the fact that in making the loans the association has secured first mortgages upon improved real estate, which would bring under a forced sale at least 50 per cent over and above the

loans improves because the same are being regu-larly repaid in monthly installments, there can be no doubt as to the absolute security of the Loan We made a personal examination of every mor gage, deed of trust (together with the bond and insurance policy in each case), and found the Loan Fund intact and well invested: the securities mentioned being on deposit with the Washington Loan

and Trust Company of this city, as trustee (a financial institution having a paid-in capital of \$1,000,000). Urder the by-laws these securities cannot be hypothecated nor used, under any circumstances as collateral. We find that the association has received since

the date of its organization in March, 1893, the large amount of \$470,388.24, and that we have been able to trace every dollar of this sum to either cash and securities on hand, withdrawale paid on demand), cash dividends on paid-up stock or the legitimate expense of establishing, maintaining and conducting the business. The Expense Fund has not only been accounted for and judiciously expended, but an economical

policy has permitted the company to transfer from this fund to the Loan Fund as a profit to the shareholders the handsome sum of over six th dollars. This is considered as an unusually good showing tional building and loan association. Before oncluding our report, we take pleasure in

stating our satisfaction with the excellent system of accounting, the ability and integrity of the management and the general conduct of the af-P. S. FOSTER, JAMES T. Dubois.

A SEMI'ANNUAL DIVIDEND OF THREE (3) PERcent on the capital stock of the Lincoin Hall Association will be paid to stockholders of record on THURSDAY, January 17, 1835, at office of the association Room 8, Sun building. Transfer books closed from January 12 to January 18.

J. S. SWORMSTEDT, President. GEORGE R. REPETTI, Secretary.

J. D. TAYLOR.

J. B. WILSON.

RICKEY & SPENCER. Bankers and Brokers,

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Of the District of Columbia. CORNER 15TH ST. AND NEW YORK AVE. Chartered by special act of Congress

dIS CAPITAL, ONE MILLION DOLLARS. During the Hard Times

Many hundreds of people have found the savings which had been accumulated in better days the one thing which stood between them and absolute want.

This should present a striking lesson of the de-

(Four per cent interest on savings accounts. Open until 5 p.m. on gov't pay days, and Saturday crenutil 5 p.m. on gov't pay days, and gay crenutil 5 p.m. on gov't pay days, a

Open an account with

The Union Savings Bank,

sirability of having something laid